

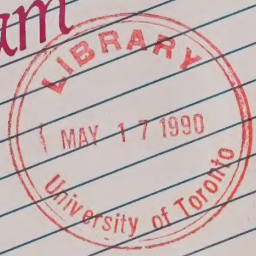
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OSAP

Ontario Student Assistance Program
1990-91

A Guide to the
Ontario Student
Assistance
Program



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Version française disponible sur demande.

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OVERVIEW

1. What is OSAP?

The purpose of the Ontario Student Assistance Program (OSAP) is to provide postsecondary students with financial assistance in the form of grants, loans, and/or bursaries. OSAP consists of six plans:

- Canada Student Loans Plan (CSL)
- Ontario Study Grant Plan (OSG)
- Ontario Student Loans Plan (OSL)
- Part-Time Canada Student Loans Plan
- Ontario Special Bursary Plan (OSBP)
- Ontario Work-Study Plan (OWSP)

This booklet will deal mainly with the Canada Student Loans, Ontario Study Grant, and Ontario Student Loans plans because most students receive assistance from these plans. Information on the other three plans, including where to go and who to contact for information, also appears in this booklet.

The basic premise of OSAP is that you, and your family if applicable, are responsible for meeting the basic costs of your education. OSAP is intended to supplement your resources, **not replace them.**

The amount of grant and/or loan you receive is based on your calculated financial need. This need is determined by OSAP according to the allowances set for the grant and loan plans. The education and living allowances determined by OSAP may not totally offset your actual expenses, since it is a matter of personal choice whether your expenses are greater than the allowances.

You are not eligible for financial assistance if you are receiving student aid from another province or country.

Canada Student Loans Plan

The Canada Student Loans Plan (CSL) is funded by the Secretary of State of Canada and administered by the Student Awards Branch of the Ministry of Colleges and Universities. Canada Student Loans are available for Ontario students enrolled in full-time studies that are at least 12 weeks in length at an approved postsecondary institution anywhere in the world.

Ontario Student Loans Plan

This provincial loan plan is available to eligible students enrolled in a program of study that is at least four weeks in length at approved postsecondary institutions in Ontario and approved publicly funded postsecondary institutions in other Canadian provinces and territories.

This plan also provides assistance for part-time studies.

Ontario Study Grant Plan

The Ontario Study Grant Plan is funded by the provincial government. It is designed to help students meet the cost of postsecondary study in a program that is at least ten weeks in length at a ministry-approved college or university in Canada and certain private postsecondary institutions in Ontario.

2. What is the difference between grants and loans?

If you receive a grant, you are generally not required to repay this money. However, this money must be reported on your income tax return. Loans are repayable at a specific rate of interest six months after you cease full-time study. Loans are not reported on your income tax return.

You are not required to repay grants unless:

- you drop out of your program; *or*
- you decrease your course load; *or*
- an error has been made by you or your family in completing your application, and the error results in an overpayment; *or*
- an error has been made by the ministry or the institution in processing your application, and the error results in an overpayment; *or*
- your or your family's financial circumstances have changed since you applied for OSAP assistance.

Loans are monies lent to you by the bank at which you negotiated your loan. The federal government (Canada Student Loans) and the Ontario government (Ontario Student Loans) act only as the issuing agents and guarantee your loan to the bank. Student loans are interest-free while you are studying full time because the federal and provincial governments pay the interest charges on your behalf. In addition, loans are interest-free for:

Canada Student Loans

- six months after you stop being a full-time student;
- six months after you reduce your course load below 60% of a full course load;
- six months after you switch to a program that is not approved for a Canada Student Loan.

Ontario Student Loans

- six months after you stop being a full-time or part-time student;
- six months after you switch to a program or institution that is not approved for an Ontario Student Loan.

3. How long am I eligible to apply for grant assistance?

Grant assistance is made available to help students complete their first four years of postsecondary study without accumulating a significant debt load.

Grant-eligibility periods

You may apply for an Ontario Study Grant for a maximum of eight periods of study. These eight "grant-eligibility periods" start when you begin your postsecondary studies. Even if you do not apply or qualify for OSAP assistance, you will use up grant-eligibility periods if you are studying at a postsecondary institution. This applies to study both inside and outside Canada.

- One grant-eligibility period can last from 10 to 19 weeks and generally corresponds to one term of study.
- If you enrol in a course that lasts longer than 19 weeks, you will use more than one grant-eligibility period.
- Grant-eligibility periods cannot be credited to you for future use, and the number of periods cannot be increased.
- If you drop out *after* the first four weeks of your study period, you will still use one grant-eligibility period.
- If you are a part-time student taking less than 60% of a full course load, your grant-eligibility periods are determined in direct proportion to your course load.
- Grant-eligibility periods are used at the same rate for correspondence courses as they are used for studies at a postsecondary institution.

You may still apply for Canada and Ontario Student Loans after you have used up your grant-eligibility periods.

You will *not* use grant-eligibility periods if you are taking a university preliminary-year program. If the institution you plan to attend gives you advanced standing based on your secondary school courses or work experience, you will only use the grant-eligibility periods for the time you spend in postsecondary studies.

HOW THE SYSTEM WORKS

4. When do I apply? OSAP application forms are available by April. Generally, an application takes eight weeks to process – provided it is completed correctly. Therefore, if you apply before the end of June 1990, you should know how much assistance will be available to you before classes begin in September.

The deadline for submitting your application form is 90 days before the end of your academic year. To receive assistance in the academic year running from September 1990 to April 1991, you may submit your application form any time up to January 31, 1991.

For trimester and co-operative programs, the deadline for submitting your application form is the end of the first month of your term.

5. How do I apply for grants and/or loans?

The first step in applying for grants and/or loans is completing the OSAP application form. This form is available from guidance offices at high schools, financial aid offices at postsecondary institutions, and the Student Awards Branch of the Ministry of Colleges and Universities.

The OSAP application form must be sent to the financial aid office of the institution you are planning to attend. If you are attending a private postsecondary school that does not have a financial aid office or if you are attending a postsecondary institution outside of Ontario, you must submit your application form to the ministry's financial aid office.

Once your application form has been received by the appropriate financial aid office, a preliminary check is completed to ensure that all necessary information has been provided. Your financial aid office will contact you if any information is required. Your application form will then be forwarded to the Ministry of Colleges and Universities for processing.

6. How do I find out how much assistance I will receive?

If there are no errors on your application form, you will receive, in approximately eight weeks, a Notice of Assessment outlining the amount of financial assistance you are eligible to receive. This assessment is based on the information supplied on your application form.

Errors or missing information on your application form will delay the processing of your application.

7. When will I receive my assistance?

Your financial assistance will be available from the financial aid office of the postsecondary institution you will be attending. Before any documents or cheques are issued to you, you will be required to confirm your summer or work-period earnings by submitting either:

- a letter from your employer; *or*
- copies of your pay stubs; *or*
- an OSAP Statement of Summer Earnings form (available from your financial aid office).

At this time, you must also complete a Notice of Enrolment at your financial aid office. This document will confirm your registration. The financial aid office will release your loan documents and/or grant cheque when you present the following pieces of identification:

- Social Insurance Number card (if your card is lost or stolen, it can be replaced by contacting a local Canada Employment and Immigration Centre); *and*
- proof of registration;
and one of the following:
- postsecondary ID card; *or*
- driver's licence; *or*
- Ontario photo card; *or*
- birth certificate; *or*
- passport.

8. How do I negotiate my loan?

The loan documents received at your financial aid office give you the authority to negotiate your loan at a Canadian chartered bank or other approved lending institution. You should check with your local bank to ensure that they will negotiate your loan; some banks require you to have been a customer for a certain length of time. Trust companies do not negotiate student loans.

You may borrow all or a part of the amount stated in the loan documents. If you negotiate part of your loan you may, later in the same academic year, negotiate any part of the remainder of your loan. The terms of repayment for the Canada and Ontario Student Loans plans are similar; however, the interest rates may differ.

At your bank you must declare any previously negotiated Canada Student Loans and Ontario Student Loans, including those you have repaid. If these loans are or were taken out at another bank or branch, you must arrange for the transfer of these loans to your present bank before you can negotiate your new loan. **Ontario Student Loans are negotiable only in Ontario.**

No collateral needed

Your loan is guaranteed to the bank by the federal government (Canada Student Loan) or by the Ontario government (Ontario Student Loan). It is not necessary for you to put up collateral or security for these loans or to have anyone co-sign the loan agreement with the bank.

Students studying at a private postsecondary institution or anywhere else in Canada

If you are intending to study at a private postsecondary institution (except DeVry Institute of Technology, Ontario Business College, or Toronto School of Business) or at a postsecondary institution elsewhere in Canada, you must have the institution complete a Confirmation of Program Information form (green sheet). This is available from a local institution or from the Student Awards Branch. Send it and your completed OSAP application form to the institution you plan to attend. Once the institution has completed the green sheet, that sheet and your application form will be forwarded to the ministry's financial aid office for processing.

Students studying outside Canada

A Confirmation of Program Information form (green sheet), a photocopy of your birth certificate, and a photocopy of your Social Insurance Number card must be sent with your OSAP application form to the institution you plan to attend. It is your responsibility to ensure that the institution forwards these documents to the ministry's financial aid office.

Loan documents will be forwarded to your permanent mailing address; therefore, it is extremely important that you notify the ministry of any change to this address.

To confirm your status as a full-time student, the loan must be negotiated at a Canadian bank in Canada within 30 days of the date that the official at your institution signs it.

9. Where can I get help?

Questions about your OSAP application or OSAP's policies should be directed to the financial aid office at the institution you plan to attend. This office will also be able to inform you about the progress of your application. A Financial Aid Administrator is available at every Ontario university and college of applied arts and technology to help you obtain the assistance you are eligible to receive. Besides being knowledgeable about all aspects of OSAP, the Financial Aid Administrator is familiar with the other forms of financial assistance, such as scholarships and bursaries.

HOW YOUR AWARD IS CALCULATED

10. Who is eligible for assistance?

Students may apply for financial assistance if they plan to attend a postsecondary institution that meets OSAP's eligibility criteria. The financial aid office will determine, on the basis of the information supplied on your application form, if you are eligible to apply for assistance.

Students are classified by OSAP to determine who is responsible (yourself, your parent(s), and/or your spouse) for contributing towards your educational costs. Classification is based on your education and employment history, marital status, and whether or not you have dependants. It is not based on your age or whether you are living away from your parents' home. Each group has different levels of allowable expenses and expected resources.

OSAP classifies students into two categories – Group A and Group B. Group B students are further classified as Group B Single or Group B Married.

All students are considered Group A students unless they meet the criteria outlined for Group B Single or Group B Married.

Because of the different eligibility criteria for the grant and loan plans, a student may be classed as a Group A student under the grant plan and yet be considered as a Group B student under the loan plans. See the text following the heading "Exceptions to the rule".

Group A

If you are considered to be a Group A student, your and your parents' income and assets are considered in determining your eligibility and the amount of assistance available to you. If your parents are separated or divorced, a contribution is expected from the parent with whom you normally reside or from whom you receive financial support.

Group B Single

If any of the following situations apply to you, you will be considered and assessed as a Group B Single student.

Loan

- You completed high school four years before the first day your program begins.
- You have completed two periods of 12 consecutive months of full-time employment.
- You are widowed, separated, or divorced and have no dependent children.
- You and your spouse are full-time students and do not have dependent children.

Grant

- You have completed three or more periods of 12 consecutive months of full-time employment.
- You are widowed, separated, or divorced and have no dependent children.
- You and your spouse are full-time students and do not have dependent children.

Exceptions to the rule

If a situation described below applies to you, your parents must complete the appropriate portion of the OSAP application form. If that portion is not completed, the ministry will process your application for **loan assistance only**.

If the following situations apply to you, you will be considered a Group A student for grant purposes and a Group B Single student for loan purposes:

- you are single (never having met the OSAP definition of married) and have no dependent children;

and either:

- you have been out of high school for at least four years; *or*
- you have worked full-time for at least two, but not more than three, periods of 12 consecutive months.

Group B Married

If any of the following situations apply to you, you will be classified and assessed as a Group B Married student:

- You are married, have no dependent children, and your spouse is not a full-time student.
- You are married and have dependent children.
- You are divorced or widowed or separated and have dependent children.
- You are a sole-support parent and have dependent children.

OSAP definitions

Full-time work

“Full-time work” is defined as:

- a full-time job totalling at least 35 hours per week; *or*
- two or more part-time jobs totalling at least 35 hours per week; *or*
- time spent caring for your children aged 11 years or younger; *or*
- time spent seeking employment while registered with a Canada Employment and Immigration Centre (CEIC); you may have collected Unemployment Insurance Commission (UIC) benefits during this period; *or*
- time spent in a sponsored adult training program at a college or private postsecondary institution (sponsorship of a program through the Canadian Jobs Strategy or Trades Training programs or other such programs offered through a Canada Employment and Immigration Centre); *or*
- time spent doing full-time volunteer work (for example, missionary work, work on a kibbutz, etc.).

Time spent imprisoned or unemployed because of physical illness may also be considered. This should be discussed with your financial aid office.

Married

“Married” is defined as:

- married by the last day of the month that your program began; *or*
- a three-year common-law relationship; *or*
- a common-law relationship in which you are both raising a child of whom you are the natural parents.

Dependent children

“Dependent children” are defined as:

- pre-school children; *or*
- children attending elementary or high school full time; *or*
- children taking at least 60% of a full course load at a postsecondary institution;
or
- children 17 years of age and older who cannot attend school because of a physical or mental disability.

A child attending a postsecondary institution who is considered a Group B Single student under the Ontario Study Grant Plan is not considered a dependent child.

11. What are the citizenship and residency criteria?

Only Canadian citizens and permanent residents are eligible to apply for OSAP assistance.

Once you have determined the group classification (Group A or Group B) to which you belong, you must also determine whether you meet the residency criteria for the grant and loan programs.

Group A student – Studying in Ontario		
You and your parents <i>must</i> be living in Ontario;	<i>or</i>	You must have lived in Ontario for three of the last five years; <i>and</i> your parents must have lived in Ontario as Canadian citizens or permanent residents for at least one year in the past five years.
Group A student – Studying outside Ontario		
You and your parents <i>must</i> be living in Ontario;	<i>or</i>	You must have lived in Ontario for three of the last five years; <i>and</i> your parents must be living in Ontario.
Group B Single student – Studying in or outside Ontario		
You <i>must</i> have lived in Ontario for the most recent 12 consecutive months (excluding full-time enrolment at a postsecondary institution);	<i>or</i>	You must have lived in Ontario for most of your life; <i>and</i> you must not have lived outside Ontario for more than five years immediately before your program (excluding full-time enrolment at a postsecondary institution).
Group B Married student – Studying in or outside Ontario		
You must meet the requirements for Group B Single students studying in or outside Ontario;	<i>or</i>	Your spouse must be an Ontario resident according to the requirements for Group B Single students studying in or outside Ontario.

Note to permanent residents:

To receive assistance as a permanent resident under the Ontario Study Grant Plan and the Ontario Student Loans Plan, you must have lived in Ontario for 12 consecutive months before the last day of the first month of your study period. Time spent in full-time studies at a postsecondary institution is not counted in this 12-month period.

12. What institutions can I attend to be eligible for OSAP assistance? You can apply for OSAP grant and loan assistance if you plan to attend an approved postsecondary institution.

General types of approved institutions:

- a university
- an Ontario college of applied arts and technology
- an Ontario college of agricultural technology
- an Ontario regional school for nursing assistants
- an approved private postsecondary institution in Ontario
- an approved hairstyling school in Ontario (CSL only)

Specific approved institutions and courses:

- Bar Admission Course
- Canadian Memorial Chiropractic College
- Niagara Parks Commission School of Horticulture
- Ontario College of Art
- Royal Conservatory of Music (University of Toronto and University of Western Ontario)
- Royal Military College of Canada
- Ryerson Polytechnical Institute
- Toronto Institute of Medical Technology

Contact the Student Awards Branch to find out if attending a particular institution will allow you to apply for OSAP assistance. For schools that are not currently approved for OSAP purposes, the ministry requires detailed information about the institution and its programs at least four months before your program begins. This will ensure that your OSAP application is processed without unnecessary delays.

13. What programs can I enrol in to be eligible for OSAP assistance? OSAP requires that you enrol in an approved program leading to a degree, diploma, or certificate. Most programs available at colleges and universities in Ontario have been approved by the ministry for the purposes of OSAP. However, certain courses offered at colleges are approved for loan assistance only. For example, if you enrol in a hairstyling course, you are eligible only for Canada Student Loan assistance.

To find out whether you are eligible to receive assistance for the program in which you plan to enrol, contact your financial aid office. To be eligible for OSAP assistance, a program must meet specific criteria regarding program length, course load, and location.

Program length

Length of programs eligible for OSAP			
Program length	Ontario Study Grant Plan	Canada Student Loans Plan	Ontario Student Loans Plan
less than 4 weeks	no	no	no
4 to 9 weeks	no	no	yes
10 or 11 weeks	yes	no	yes
12 weeks or more	yes	yes	yes

Course load

In order to receive OSAP assistance, you must take at least:

- 20% of a full course load for the Ontario Study Grant Plan and the Ontario Student Loans Plan.
- 60% of a full course load for the Canada Student Loans Plan.

Part-Time Canada Student Loans are available if you are taking less than 60% of a full course load. The definition of a full course load is found in your institution's program calendar.

Location

Where OSAP plans are valid			
	Ontario	Other provinces and territories	Outside Canada
Canada Student Loans	yes	yes	yes
Ontario Study Grant	yes	yes	no
Ontario Student Loans	yes	yes*	no

*Publicly funded institutions only.

14. How much assistance is available?

Maximum award limits have been set for the grant and loan plans. Listed below are the yearly and lifetime limits in effect for the 1989-90 year.

Ontario Study Grant

Group A: \$2 500 per term

Group B Single: \$1 750 per term

Group B Married: \$2 500 per term

Group B sole-support parent: \$3 500 per term

The minimum grant award is \$50.

Canada Student Loans

All students: \$105 per week multiplied by the number of weeks of your program (maximum 52 weeks)

Lifetime limit: Undergraduate \$20 000
 Master's \$30 000
 Doctorate \$40 000
 Other \$15 000

The minimum loan award is \$100.

Ontario Student Loans

All students: \$900 maximum per term; up to \$2 700 per academic year

Lifetime limit: \$7 200 on outstanding Ontario Student Loans for the first 520 weeks of assistance

15. How is the amount of assistance determined?

OSAP is a needs-based program. Assistance is based on your financial need as calculated by the OSAP assessment. The ministry determines your financial need by noting your "allowable educational costs" and subtracting your "expected financial contribution".

$$\begin{array}{rcccl} \text{ALLOWABLE} & & \text{EXPECTED} & & \text{CALCULATED} \\ \text{EDUCATION} & - & \text{FINANCIAL} & = & \text{FINANCIAL} \\ \text{COSTS} & & \text{CONTRIBUTION} & & \text{NEED} \end{array}$$

Both the federal and provincial governments expect you, and your family if applicable, to make a financial contribution towards your postsecondary education. Neither you, your parents, nor your spouse may choose to transfer the financial responsibility for your education to the taxpayers of Ontario.

If you meet the eligibility criteria for the Ontario Study Grant Plan, you are evaluated for grant assistance first. If your need has not been completely met by a grant, the ministry evaluates your need under the loan plans.

You will receive financial assistance if your allowable educational expenses are greater than the amount of money you, or you and your family, are expected to contribute towards your education.

If your expected financial contribution is equal to or greater than the costs of your postsecondary education, you will not receive any financial assistance from OSAP.

16. What educational expenses are considered?

Certain allowable educational expenses are considered when OSAP determines your financial need. If you have exceptional expenses that you feel should be included in your assessment, see your financial aid office regarding appeal procedures (see question 22 for details).

Tuition and compulsory fees

Actual tuition and compulsory fees charged by your institution are allowable educational expenses.

Students attending approved private postsecondary institutions in Ontario are allowed tuition and compulsory fees to an approved maximum under the grant plan. Actual fees are allowed under the loan plans.

Books, equipment, and supplies

Books, equipment, and supplies are considered part of your allowable educational expenses. Allowances specified by your institution for items such as uniforms, laboratory instruments, equipment, thesis expenses, and field trips may also be included.

Personal and living expenses

Personal and living expenses are also considered allowable educational expenses. If you are a Group A student attending an institution in the community in which your parents live, you are allowed limited living expenses because you are expected to live with your parents. If you are a Group A student attending an institution outside your parents' community, you are allowed increased personal and living allowances to account for the higher costs of living away from home.

If you were admitted to Canada as a permanent resident after April 10, 1978, and you are classified as an "assisted relative" or a "member of the family class" under the Immigration Act, 1976, you will not be allowed any personal or living allowance under the grant plan. When you become a Canadian citizen or when the required number of years of your immigration agreement have passed, your personal and living expenses will be included in the calculation of your educational expenses.

Local travel allowance

If you live more than two kilometres from the institution you will be attending, a standard allowance to cover the cost of local transportation is included in the OSAP assessment.

Additional assistance may be available if you have exceptional travel costs (i.e., there is no public transportation to your institution or you must use a car). For more information, contact your financial aid office.

Allowance for trips home

If you are a Group A student, you are allowed the cost of one return trip home (to a permanent Ontario residence) per academic term. You are expected to use the least expensive method of travel unless special circumstances prevent it.

If you are a Group B Single student, you are eligible to receive this allowance only if you are studying outside Ontario.

You may also receive this travel allowance if you are a married student (Group B Married) and your spouse has a permanent residence in a community other than the one in which you live during the academic year.

Child-care allowance

If you are a Group B student, a child-care allowance for your children, 11 years of age and younger, is included in your allowable educational expenses.

17. Who is expected to make a financial contribution towards my educational costs?

Group A student – you and your parents.
 Group B Single student – you.
 Group B Married student – you and your spouse.
 Group B sole-support parent – you.

18. How much am I expected to contribute towards my educational costs?

OSAP expects you to make a personal contribution from the following sources:

- all summer or work-period income;
- jobs during the study period;
- investment or other income received during the study period;
- academic awards received during the study period;
- income from government programs that was received during the study period;
- your assets.

Summer or work-period income

Summer or work-period income includes income from employment, government benefits, alimony, and investments.

“Work-period” is defined by OSAP as:

- the work-period in a co-operative program; *or*
- a maximum of 16 weeks before the beginning of the academic year.

If you are returning to school after an absence of more than 16 weeks, you are expected to contribute from your income for only the 16 weeks immediately preceding your return to school.

You can calculate your expected contribution by using this formula:

$$\text{STUDENT CONTRIBUTION} = \frac{\text{TOTAL INCOME} - \frac{\$70 \times \text{NUMBER OF WEEKS AVAILABLE FOR WORK}}{2}}$$

For example, if a high school student earned \$2 000 before starting school, his or her expected student contribution would be calculated as follows:

$$\frac{\$2\,000 - \$70 \times 8 \text{ WEEKS}}{2} = \$720$$

To determine the number of weeks you have available for employment, multiply the number of complete months you have available for work by four. The maximum number of weeks used in this formula is 16.

The ministry assumes that you can save at least \$70 per week from your summer or work-period income. You may be asked to provide proof of your gross summer or work-period income at registration.

Study-period earnings

If you intend to work during your school term or to accept a teaching assistantship or to be a residence don, a certain amount of your income will be considered part of your contribution. If you plan to take less than 80% of a full course load, it is expected that you will work part-time during your study period. Regardless of whether you actually work, you will usually be expected to make a financial contribution based on your course load.

Investment and other income

Your actual investment income and the income from any other revenue-producing assets received during your study period are also included in the calculation of your financial contribution.

Academic awards

Academic awards such as scholarships, fellowships, and bursaries are included as a source of income. An initial exemption is allowed, and the remainder is included in the calculation of your financial contribution. Teaching assistantships are considered study-period income, not academic awards.

Income from government sources

Income that is to be received from government sources during your program will be considered in the calculation of your financial contribution. The following forms of government assistance make you **ineligible** to apply for OSAP assistance:

- full assistance from Vocational Rehabilitation Services of the Ontario Ministry of Community and Social Services;
- student aid from another province or country;
- assistance from the Unemployment Insurance Commission (UIC). If, however, you receive **special approval** from UIC to attend school while receiving benefits, you may apply for OSAP assistance.

Your assets

The value of your assets is considered when calculating your expected financial contribution. If your assets exceed the maximum levels, you may be asked to make a contribution based on these assets. You can calculate the contribution from your assets by using the following table.

Contribution expected from applicant's personal assets (based on 1989-90 criteria)	
Net value*	Expected contribution
up to \$2 000	none
\$2 001 to \$4 000	50% of net assets in excess of \$2 001 (max. \$1 000)
\$4 001 and over	100% of net assets over \$4 001 plus \$1 000 (no max.)

* The net value of an asset is equal to the current market value of the asset minus the amount still owing on that asset.

19. What financial contribution are my parents expected to make?

If you have been classified as a Group A student, your parents are expected to make a financial contribution based on their combined net income and the value of their assets.

Step-parents or common-law spouses of a natural parent are expected to make the same contribution as natural parents. All references to "parents" also apply to the official sponsor and spouse, the assisting relative and spouse, or the nominator and spouse, as appropriate.

The amount of money your parents are expected to contribute towards your education depends on many factors, including:

- employment, investments, and business income;
- family allowance benefits;
- net assets;
- number of dependants;
- number of children enrolled in postsecondary study.

The house you live in, which is your principal residence, is not considered an asset when calculating your financial need under the Canada and Ontario Student Loans plans. However, it is considered an asset in the Ontario Study Grant Plan.

It is difficult to provide actual parental contribution amounts. The following examples are intended to show typical parental contributions under certain situations using 1989-90 criteria.

<ul style="list-style-type: none"> • Parental net income is \$15 000. You are attending a 36-week postsecondary program on a full-time basis and you will be living at home. 	<ul style="list-style-type: none"> – Parental contribution of \$0 is required under the grant plan and the loan plans.
<ul style="list-style-type: none"> • Parental net income is \$30 000. You are attending a 36-week postsecondary program on a full-time basis and you will be living at home. 	<ul style="list-style-type: none"> – Parental contribution of \$1 980 is required under the grant plan and \$0 under the loan plans.
<ul style="list-style-type: none"> • Parental gross income is \$30 000. You and one other child are enrolled in a postsecondary institution. You are studying full time in a 36-week program and you will be living at home. 	<ul style="list-style-type: none"> – Parental contribution of \$1 756 is required under the grant plan and \$0 under the loan plans.
<ul style="list-style-type: none"> • Parental gross income is \$35 000. You and another child are enrolled in a postsecondary institution. You are studying full time in a 36-week program and you will be living at home. 	<ul style="list-style-type: none"> – Parental contribution of \$2 239 is required under the grant plan and \$1 422 under the loan plans.
<ul style="list-style-type: none"> • Parental gross income is \$35 000. You are attending a 36-week program at a postsecondary institution on a full-time basis and you will be living at home. 	<ul style="list-style-type: none"> – Parental contribution of \$3 518 is required under the grant plan and \$756 under the loan plans.
<ul style="list-style-type: none"> • Parental gross income is \$45 000. You and two other children are enrolled in a postsecondary institution. You are studying full time in a 36-week program and you will be living away from home. 	<ul style="list-style-type: none"> – Parental contribution of \$2 797 is required under the grant plan and \$1 872 under the loan plans.

20. What is my spouse expected to contribute towards my educational costs?

If you have been classified as a Group B Married student, you and your spouse are expected to make a contribution based on your combined gross income and combined net assets. Gross income contribution levels are different for the grant and loan plans; net asset contribution levels are the same in the grant and loan plans.

Contribution amounts depend on many factors: the number of dependent children and child-care costs; basic living costs, including food, clothing, housing, recreation, and transportation; income tax payable; exceptional expenses; and net assets.

The house you live in, which is your principal residence, is not considered an asset when calculating your financial need under the Canada and Ontario Student Loans plans. However, it is considered an asset in the Ontario Study Grant Plan.

The following examples of spousal contribution are for information purposes only and are meant to illustrate typical spousal contributions under certain circumstances using 1989-90 criteria.

In these examples, the student is planning to attend university in his or her home town, has one child under 11 years of age, and expects to earn \$2 240 during the summer but will not be working during school. Factors such as education and living costs were taken into account.

- Spouse's net income is \$10 000. Expected contribution is \$0.
- Spouse's net income is \$15 000. Expected contribution is \$121 under the grant plan.
- Spouse's net income is \$20 000. Expected contribution is \$938 under the grant plan.
- Spouse's net income is \$25 000. Expected contribution is \$2 484 under the grant plan and \$2 329 under the loan plans.

21. How much financial assistance will I receive?

Your financial award is calculated by considering your and/or your family's expected financial contribution and your educational costs against the criteria established for the grant and loan plans.

Examples of OSAP awards

These examples are provided for information purposes only and are based on 1989-90 criteria. Because each personal situation is different, the following examples are meant only as a guideline. Your actual award will differ. Generally, students do not receive Ontario Student Loan assistance unless they have exhausted their grant-eligibility periods or are enrolled in a high-cost postsecondary program.

A. Group A Dependent Student – attending university and living away from home

The following criteria were used to calculate a student's OSAP entitlement when parental income ranges from \$20 000 to \$40 000. The student:

- is just leaving high school;
- is planning to live off-campus;
- has a younger brother ten years of age;
- has parents who own \$100 000 net assets (house and savings);
- plans to make \$1 000 during the summer;
- is taking 100% of a full course load in a 36-week program.

Also considered in the student's assessment were tuition fees, other eligible educational costs, living expenses, and transportation costs.

Parents' combined income	Total award	Ontario Study Grant	Canada Student Loan	Ontario Student Loan
\$20 000	\$5 956	\$3 500	\$2 456	\$ 0
\$25 000	\$5 472	\$4 910	\$ 562	\$ 0
\$30 000	\$4 934	\$3 200	\$1 734	\$ 0
\$35 000	\$3 782	\$2 020	\$1 762	\$ 0
\$40 000	\$2 496	\$ 0	\$2 496	\$ 0

B. Group A Dependent Student – attending college and living with parents

The following criteria were used to calculate a student's OSAP entitlement when parental income ranges from \$20 000 to \$40 000. The student:

- is just finishing high school;
- plans to attend a college in his or her home town;
- intends to live at home;
- has a younger sister who is ten years old;
- has parents who own \$100 000 net assets (house, savings);
- plans to make \$1 000 during the summer.

Also considered in the student's assessment were tuition fees, eligible educational costs, living expenses, transportation costs, and length of study period.

Parents' combined income	Total award	Ontario Study Grant	Canada Student Loan	Ontario Student Loan
\$20 000	\$2 706	\$1 490	\$1 216	\$ 0
\$25 000	\$2 196	\$1 210	\$ 986	\$ 0
\$30 000	\$1 890	\$ 260	\$2 630	\$ 0
\$35 000	\$1 176	\$ 0	\$1 176	\$ 0
\$40 000	\$ 0	\$ 0	\$ 0	\$ 0

C. Group B Single Independent Student – attending college and living away from home

The following criteria were used to calculate a student's OSAP entitlement when summer or work-term earnings range from \$1 500 to \$5 500. The student:

- has been out of high school for four years;
- plans to attend a college while living away from home;
- is hoping to make \$2 000 during the school term;
- has assets of \$2 000.

Also considered in the student's assessment were tuition fees, eligible educational costs, living expenses, transportation costs, and length of study period.

Summer earnings	Total award	Ontario Study Grant	Canada Student Loan	Ontario Student Loan
\$1 500	\$4 656	\$3 500	\$1 156	\$ 0
\$3 500	\$4 586	\$3 500	\$ 586	\$ 0
\$5 500	\$3 500	\$3 500	\$ 0	\$ 0

D. Group B Married Independent Student – attending university and living at home

The following criteria were used to calculate a student's OSAP entitlement when the spouse's net income ranges from \$10 000 to \$25 000. The student:

- is married;
- plans to attend university while living at home;
- hopes to make \$2 240 during the summer or work period;
- has one child under 11 years of age.

Also considered in the student's assessment were tuition fees, eligible educational costs, living expenses, transportation costs, and length of study period.

Spouse's net income	Total award	Ontario Study Grant	Canada Student Loan	Ontario Student Loan
\$10 000	\$9 200	\$3 620	\$3 780	\$1 800
\$15 000	\$6 828	\$3 500	\$3 328	\$ 0
\$20 000	\$3 331	\$2 680	\$ 651	\$ 0
\$25 000	\$1 140	\$1 140	\$ 0	\$ 0

22. How can I appeal my award?

When you apply for financial assistance, your application is assessed against the standard policies and guidelines established by OSAP. Your situation may not be adequately covered by this standard assessment; therefore, an appeal process is available to take into consideration your exceptional circumstances.

It is important that if you feel you are in a situation that requires special consideration, you discuss this with your Financial Aid Administrator as soon as possible.

The appeal process must be initiated by you and your Financial Aid Administrator and will require written documentation and a formal submission by the financial aid office. If your appeal is accepted by the ministry, your OSAP application will be reassessed. Your case may be referred to the Appeal Board, which consists of representatives of the public, students, and Financial Aid Administrators.

Typical situations that may be appealed include:

- exceptional expenses, such as uninsured medical or dental costs;
- changes in your financial situation after you receive your award;
- an inability to contribute the expected amount towards your educational expenses; for example, you may have been unable to save sufficient money from your summer or work-period income.

Deadline

Each appeal case must be evaluated individually and therefore requires sufficient time to be reviewed thoroughly and accurately. Appeal requests must be received by the ministry at least eight weeks before the end of your academic year.

OTHER FACTS YOU SHOULD KNOW

23. Can I submit an OSAP application form to more than one institution?

It is recommended that you submit only one OSAP application form, since **submitting more than one application form will result in your assistance being delayed.**

When you know which postsecondary institution you are going to attend, send your completed OSAP application form to that institution's financial aid office immediately.

If eight weeks before the start of your classes you do not know which institution you will be attending, submit a separate application form to each institution to which you are applying for admission. Try to limit your OSAP applications to three.

When you find out which institution you will be attending, you must notify the financial aid office of that institution **immediately**. In addition, you must also notify the financial aid offices of the other institutions that you will not be registering with them. Failure to do so will result in your award being significantly delayed.

24. What if I make a mistake on my OSAP application form?

Mistakes on your application form will cause delays because additional time will be required for the financial aid office to request the correct or missing information. Failure to provide the documentation requested by the ministry or the financial aid office will delay the processing of your application form.

To ensure that your application form is completed accurately, the directions included in the Instructions booklet in your OSAP application kit must be followed carefully. Neatness in filling out your application form is essential.

25. What if my circumstances change after I submit my OSAP application form?

Any changes in your financial status must be reported to the financial aid office of the institution that you plan to attend.

In addition, you must notify this office if you have a change in:

- address
- marital status
- number of dependent children
- program
- course load

26. Is the data on my application form checked?

The information on your application form is subject to verification and audit by the Student Awards Branch.

Approval for Release of Tax Information

You, and your spouse or parents if applicable, are required to complete Section 10: Approval for Collection of Personal Information and Release of Tax Information in the OSAP application form. This section enables the ministry to confirm the income information on your application form with Revenue Canada. Your OSAP application form will not be processed unless this section is completed by you and your family, if applicable.

Fraud is an offence under the Criminal Code of Canada. Giving false or misleading information on your application form may result in your being fined up to \$1 000 under the Canada Student Loans Act and in your being asked for immediate repayment of your grant and of all your outstanding student loans.

Confidentiality of information

All information received from you and your family will be held in the **strictest confidence**. If you default on your loan repayments or give false information on your application form, certain information may be provided to the courts, banks, or collection agencies acting on behalf of the government.

The confidentiality of all personal information on your application form will be protected under the Freedom of Information and Protection of Privacy Act, 1987. Therefore, the ministry will only release information about your application to you. If you want someone to inquire on your behalf, the ministry requires your written authorization requesting the release of information to a specific person.

27. What happens if I quit school or drop courses?

If you drop courses or leave school before completing your academic year or term, you may be required to return a portion of your award. This repayment is based on the number of weeks you were actually attending classes and on the percentage of a full course load taken.

If you drop out of school, any tuition fee refund will be sent directly to the Ministry of Colleges and Universities by your institution. The amount of this refund will be deducted from any outstanding grant or loan.

If you reduce your course load below 60% of a full course load, your Canada Student Loan will lose its interest-free status.

You must notify your financial aid office of any change.

28. What happens if I transfer to another institution during the academic year?

If you have received your award and plan to transfer to another institution, you must submit a separate OSAP application to that institution. You must notify both financial aid offices of the change.

29. Does OSAP assistance have to be declared on my income tax return?

You must declare **grant** assistance on your income tax return because it is considered to be income. **Loan** assistance is not reported on your income tax return. In February, the Ministry of Colleges and Universities will mail you a T4A slip showing the amount of your grant for the previous year.

30. Are there provisions for students with disabilities?

OSAP takes into consideration the exceptional costs incurred by students with disabilities. It is important that, if you have exceptional expenses due to a disability, you notify the financial aid office of the institution you plan to attend.

Further information is available at your financial aid office.

REPAYING YOUR LOANS

31. How do I repay my loans?

Canada and Ontario Student Loans are paid directly to the bank at which you negotiated your loans. Before your six-month interest-free period is up, you must sign a consolidation agreement with your bank. This agreement specifies the rate of interest and the terms of repayment.

Failure to repay your loan or make the payments agreed upon is considered a default; therefore, your loan will be forwarded to a collection agency. In addition, you may impair your eligibility for credit or additional financial assistance.

The amount of your payment will depend on the amount of your loan, the type of loan (CSL or OSL), the interest rates in effect, and the repayment schedule.

Interest Rates

Canada Student Loans – interest rate changes yearly and is calculated according to the yield of Government of Canada bonds.

Ontario Student Loans – interest rate is 1% above the prime lending rate of your bank.

The following charts show the minimum monthly payments required for the Canada and Ontario Student Loans.

Canada Student Loan

Based on an annual interest rate of 11%.

Minimum monthly payments on a Canada Student Loan

Loan amount	Maximum repayment period (months)	Minimum monthly payment
\$ 2 000	114	\$ 43
4 000	114	57
6 000	114	85
10 000	114	142
12 000	114	170
15 000	114	213

Ontario Student Loan

Based on an annual interest rate of 14.5%.

Minimum monthly payments on an Ontario Student Loan

Loan amount	Maximum repayment period (months)	Minimum monthly payment
\$2 000	114	\$ 32
3 000	114	49
4 000	114	65
5 000	114	81
6 000	114	97
7 000	114	113

32. What if I have trouble paying back my loans?

Both the federal and provincial governments have Interest Relief programs. They are designed to help you if you have difficulty repaying your loans because of an inability to find employment or as a result of a temporary disability.

Information about and application forms for the Canada and Ontario Interest Relief programs are available from the Student Awards Branch. Application forms may also be available at local banks, Canada Employment and Immigration Centres, and collection agencies. Canada Student Loan Interest Relief application forms can also be obtained from:

Department of Secretary of State
 Student Assistance Directorate
 P.O. Box 2090, Station D
 Ottawa, Ontario
 K1P 6C6
 (613) 994-1844

33. How do I maintain the interest-free status of my loans?

You have a six-month interest-free period on your loans from the time you cease full-time studies for the period indicated on your OSAP application form.

- If you receive a loan in one year but not in the next, and you decide to return to school, you must ensure that your previous loans maintain their interest-free status while you complete your studies.
- If you have been notified that you are receiving a loan but have not negotiated it with your bank before the interest-free period on your previous loan expires, you must make arrangements to ensure your previous loan retains its interest-free status.
- If you decide to return to your studies after you have started repaying your loan, you must make arrangements to ensure your loan regains its interest-free status.
- If you are involved in a work term of a co-op program, you are responsible for any accrued interest on your loans if the six-month interest-free period expires during this time.

You maintain the interest-free status of your loans by submitting completed Confirmation of Enrolment and Continuation of Interest-free Status forms (**Schedule 2** for your Canada Student Loan and **Form R** for your Ontario Student Loan) to the bank at which you negotiated your loans. Before being sent to your bank, these forms must be signed by the Financial Aid Administrator or Registrar of the institution you are attending.

A Schedule 2 and/or Form R should be completed immediately following registration. If you don't complete a Schedule 2 and/or Form R before the six-month interest-free period is over, you will be responsible for any accrued interest. These forms are not retroactive.

You can obtain a Schedule 2 and/or Form R from your bank or the Student Awards Branch.

OTHER FINANCIAL ASSISTANCE PROGRAMS

34. What other financial assistance is available?

Ontario Special Bursary Plan

The Ontario Special Bursary Plan provides financial assistance to students in serious financial need who are taking less than 60% of a full course load. This assistance is also available for students enrolled in approved full-time and part-time upgrading courses.

The bursary covers the cost of tuition, compulsory fees, books, equipment, child care, and local transportation expenses.

The maximum amount of bursary available is \$2 500 for the academic year July 1990 to August 1991.

Eligibility

You may be eligible for a bursary if:

- you are a Canadian citizen or permanent resident; *and*
- you have resided in Ontario for 12 consecutive months, not counting any time spent as a full-time student; *and*
- you are receiving social assistance, are unemployed, or have a low family income; *and*
- you are registered at an approved Ontario postsecondary institution; *and*
- you are recommended by your Financial Aid Administrator; *and*
- you are taking or are intending to take one of the following:
 - credit courses leading to a degree, diploma, or certificate, taken on a part-time basis because you are unable to attend school on a full-time basis and you have no other means of support; *or*
 - full- or part-time upgrading courses offered by a postsecondary institution; *or*
 - approved correspondence courses at certain institutions in Ontario.

If you withdraw from your course after you have received your bursary, you will be asked to repay the unused portion of the bursary. Any course fee refund will be returned directly to the ministry.

Further information and application forms are available from the financial aid office of the institution you plan to attend or from the Student Awards Branch.

Ontario Work-Study Plan

The Ontario Work-Study Plan provides students with part-time jobs, usually on campus, to help them cover exceptional expenses.

Eligibility

Your Financial Aid Administrator must recommend you for this plan, which is based on a demonstrated financial need. For example:

- you have exceptional costs that are not covered by OSAP; *or*
- you have a high debt load and do not wish to borrow any more money; *or*
- your assessed needs under OSAP cannot be met because of grant or loan maximums.

The maximum amount you may earn is \$1 000 per term.

If you withdraw from your course, change your course load to less than 60% of a full course load, or fail to maintain satisfactory academic progress, you will be asked to stop your employment.

Further information about and application forms for any of these programs are available from the financial aid office of the institution you are planning to attend.

35. Is financial assistance available for part-time studies?

The Part-Time Canada Student Loans Plan is available to eligible students to cover the cost of tuition, books, transportation, child care, and incidentals. Repayment of this loan must begin one month after the loan is negotiated.

You may be eligible for a Part-Time Canada Student Loan if:

- you are a Canadian citizen or permanent resident; *and*
- you are a resident of Ontario; *and*
- you are attending or planning to attend an approved postsecondary institution in Canada; *and*
- you have an outstanding principal balance on previous Part-Time Canada Student Loans of less than \$2 500; *and*
- you have not defaulted on previous Ontario Student Loans; *and*
- you have a gross family income of no more than the amounts outlined in the following table.

Allowable gross family income		
	Maximum income	Number of dependants
Single student	\$24 500	—
Married student	\$27 260	1
	30 660	2
	34 060	3
	37 450	4
	40 850	5
	44 250	6 or more

Additional information and application forms are available from the financial aid office of the institution you plan to attend or from the Student Awards Branch.

Part-time students can also apply for an Ontario Study Grant, Canada Student Loan, and Ontario Student Loan by completing an OSAP application form.

36. What scholarships, bursaries, or fellowships are available?

The following programs are designed to encourage and reward academic excellence.

Ontario Graduate Scholarship

Scholarships are awarded for academic excellence at the graduate level of study in Ontario universities.

Number of scholarships: approximately 1 200

Value of scholarship: \$3 400 per academic term (1989-90 funding)

Where to apply: School of Graduate Studies office at an Ontario university or the Student Awards Branch.

Ontario-Quebec Exchange Fellowship Program

Fellowships are awarded to Ontario students enrolled in a full-time master's or doctoral program at a university in Quebec.

<i>Number of fellowships:</i>	ten students from Ontario
<i>Value of fellowship:</i>	master's – \$8 000 doctoral – \$10 000
<i>Where to apply:</i>	School of Graduate Studies office or the French language department of any Ontario university or the Student Awards Branch.

The Queen Elizabeth II Scholarship

Scholarships are intended for full-time students of exceptional calibre who are nearing the completion of a Ph.D. program in an Ontario university in the fields of humanities, social sciences, and mathematics. Students are expected to be in the final full year of their research and writing during the tenure of the award.

<i>Number of scholarships:</i>	three or four
<i>Value of scholarship:</i>	\$13 500
<i>Where to apply:</i>	School of Graduate Studies office of any Ontario university.

Sir John A. Macdonald Graduate Fellowship in Canadian History

Scholarship is awarded to a student enrolling in a doctoral program in Canadian history at an Ontario university.

<i>Number of fellowships:</i>	one
<i>Value of fellowship:</i>	\$8 500. The award can be renewed for three consecutive years to a maximum of \$25 500.
<i>Where to apply:</i>	university history departments or the Student Awards Branch.

John Charles Polanyi Prizes

Monetary prizes are awarded to students continuing postdoctoral studies in physics; chemistry; physiology or medicine; literature; or economic science at an Ontario university.

<i>Number of prizes:</i>	five
<i>Value of prizes:</i>	\$15 000
<i>Where to apply:</i>	offices of Dean of Graduate Studies in Ontario universities, the Ontario Council of Graduate Studies, or the Student Awards Branch.

The Aird Scholarship

Scholarship is intended to help physically disabled students study full time at a recognized Ontario postsecondary institution. It is granted each year to one or two applicants who best demonstrate outstanding achievement, motivation, and initiative.

<i>Number of fellowships:</i>	one or two
<i>Value of fellowships:</i>	\$2 500 each
<i>Where to apply:</i>	high schools or the Student Awards Branch.

The following federal-provincial programs are designed to encourage students to study and improve their use of Canada's two official languages.

Summer Language Bursary Program

Students are awarded bursaries for summer immersion courses in their second official language, English or French.

<i>Value of bursary:</i>	\$1 490 bursary is paid directly to the designated institution.
<i>Where to apply:</i>	secondary school guidance offices, university or college French departments, or the Student Awards Branch.

Bursary Program for Francophones Outside Quebec

Bursaries are available for eligible Francophone students – students whose mother tongue is French and who reside in Ontario – to take a summer course in French at specific locations in Quebec and New Brunswick.

Location: students in their second-to-last year of secondary school may take this course at the Centre universitaire de Moncton; students who have completed secondary school may take this course at either the Centre linguistique, Collège de Jonquière or at the University of Quebec in Trois-Rivières.

Value of bursary: \$1 490 plus transportation costs.

Where to apply: secondary school guidance offices, university or college French departments, or the Student Awards Branch.

Fellowships for Studying in French

Fellowships are awarded on the basis of academic merit to students who are entering full-time postsecondary studies in which the language of instruction is French.

Students must be enrolling in an eligible program for the first time in a French-language or bilingual university in Canada, a bilingual college of applied arts and technology in Ontario, or a professional program in a French-language CEGEP in Quebec. This award is not renewable.

Number of fellowships: approximately 800

Value of fellowship: \$1 000

Where to apply: secondary school guidance offices, university or college French departments, or the Students Awards Branch.

Monitor Programs

Monitor programs are designed for French-speaking or English-speaking students to help them improve their language skills while learning the official language that is not their mother tongue. The following programs are offered through the Ministry of Education.

Full-Time Monitor Program

For students who have completed at least one year of university study and are prepared to assume the duties of a monitor. Monitors will normally be required to leave their home province and will be assigned to a rural or semi-rural area.

Work period: September to June

Remuneration: \$9 000

Where to apply: university or college placement offices or the Education Liaison and Exchange Branch of the Ministry of Education.

Monitor Program for Francophones Outside Quebec

This program offers full-time postsecondary students the opportunity to work as monitors in six Canadian provinces in order to perfect their command of their mother tongue and to enrich their knowledge of Canadian Francophone culture.

Work period: ten months

Number of positions: 40

Remuneration: \$9 000

Where to apply: university or college placement offices or the Education Liaison and Exchange Branch of the Ministry of Education.

Second-Language Monitor Program

For full-time university students in Canada who work part-time as second-language monitors in educational institutions. This program generally applies to monitors who are working and studying outside their home province.

Remuneration: \$3 200

Where to apply: university or college placement offices or the Education Liaison and Exchange Branch of the Ministry of Education.

Further information on the monitor programs is available from:

Education Liaison and Exchange Branch
Ministry of Education
Queen's Park
Mowat Block, 14th floor
900 Bay Street
Toronto, Ontario
M7A 1L2
(416) 965-5996

